

EXHIBIT B



**Diversified
Consultants, Inc.**

Dedicated To Risk Management Services

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Pre-Collection Services



The Positive Approach

At DCI diversity is more than just a name, it is a habit and a passion. We have the ability to service your portfolio at any

level and this includes your Pre-Collect (Early Out) needs. With the flexibility available to us via our Livevox Predictive Dialer, the exceptional functionality of Latitude Software's exciting Latitude Collections System, the high quality training and our motivated employees; DCI possesses the resources to take on any project regardless of the complexity or size.

By having the ability to tailor our training to enhance the natural abilities of our team members we are easily able to meet your specific requirements and to bring about the most positive result imaginable. DCI understands and appreciates the trust placed in us by our clients and rewards that trust with exceptional results that maintain the integrity of the recovery process without compromising the client's good name.

Payment Center

It's easy to make a payment online with our free service.

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Technology



State-of-the-art innovation

We utilize software provided by Latitude Software, Inc. called Latitude. Latitude keeps track of your company's entire work

flow -- from downloading new accounts to printing checks for clients. Collection, administrative and management functions can be customized to enhance your office work flow.

In addition, Diversified Consultants, Inc. partners with LiveVox for its dialing needs. LiveVox is the leading provider of predictive dialing solutions to the collection industry. LiveVox offers integrated solutions with intelligent inbound skills based routing. The newly designed state-of-the-art user interface contains fully customizable detailed real-time status of agents, campaigns and phone lines into one view. Using this powerful administrative tool enhances the overall speed of expediting our core functions.

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3rd Party Collections



Producing Results

Diversified Consultants, Incorporated is a full service 3rd Party Collection Agency specializing in the recovery of telecom

bad debt at any level of delinquency. DCI has 18 years of proven performance in maintaining one of the best liquidation rates in the industry while at the same time keeping the most aggressive unit yields in our field. A privately owned company, we concentrate on the retention of our employees by providing a work atmosphere that is second to none and building on our collector's tenure to lay a strong foundation of knowledge and efficiency to our client's portfolios. Our goal at DCI is to provide a truly unique mix of services for our clients who rank among largest corporations in the world of telecommunications.

DCI's approach to providing the best possible result starts on day one when we quickly and efficiently activate your accounts. We use an array of technologically advance applications coupled with time proven recovery techniques that go far beyond just sending letters and making phone calls. DCI utilizes a state of the art predictive dialer along with a group of experienced analysts who regularly review accounts and route them to the team best equipped to effectively recover your delinquent accounts based on region, balance and credit rating. This type of effort allows us to maximize our chances on each account based on a focused distribution plan throughout our entire collections staff. This practice has the added and critical benefit of giving our employees an excellent opportunity to improve their own financial success which drives their desire to achieve on behalf of DCI's clients.

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